

ARGUMENT

In the response dated March 22, 2005 the Examiner has rejected Claims 1, 4-6, 8, 11, 15, 18, 21, 23, 25 and 26 under 35 U.S.C. § 103(a) as unpatentable over *Campbell*, United States Patent Number 5,749,077. That rejection is respectfully traversed.

The claims in the present application are directed to a method and system for facilitating account statement reconciliation by associating selected transactions within data records within a computer for an account to form a persistent transaction group within account data records wherein the transactions group may be treated as a single transaction and as a plurality of individual transactions by a user wherein the selected transactions were paid or deposited together. This is accomplished by displaying within the computer a total for the transaction group when the selected transactions within the transaction group are individually displayed wherein the total of the transaction group may be readily reconciled with a consolidated entry in an external account statement.

In attempting to reject the present application the Examiner cites *Campbell* for its disclosure of a method and apparatus for updating and selectively accessing financial records related to investments. *Campbell* teaches that financial transactions have associated therewith data records 104. The Examiner believes that these data records consisting of dealer information “may be treated as both a single transaction or a plurality of individual transactions that made be displayed via visual indicators”, citing Figures 6 and 7. The Examiner notes that *Campbell* does not disclose the term “persistent transaction group” but believes the data records 104 of *Campbell* may be viewed as an official transaction group.

Applicant respectfully urges the Examiner to reconsider this position as Applicant believes it is not well founded. For example, dealer information 104 is described in the specification of *Campbell* at column 3, line 59 *et seq.* as mutual fund dealer information. This information is further described as providing “data for processing regarding new and changed branches 120 over path 122.” This information is then utilized, according to *Campbell*, “in order to update the stored listing of organization names and locations.” Thus, it is beyond cavil that

Campbell fails to show or suggest in any way the creation of a group of selected transactions into a persistent transaction group (whether or not that specific term is utilized) where that transaction group may be treated "both as a single transaction and as a plurality of individual transactions by a user..." (see Fig. 1).

Further, the Examiner's assertion that this "dealer information" may be treated as both a single transaction or a plurality of individual transaction displayed by visual indicators, as allegedly shown in Figures 6 and 7 is also without foundation.

For example, Figure 6 is described in *Campbell* at column 12, line 54 *et seq.* as a user interface screen which is adapted to be employed with respect to obtaining sales information. As noted at column 13, line 8 *et seq.*, block 1108 of the depicted screen "deals with identification of the brokerage firm or dealer or representative involved in handling the transaction." Fields are further provided for insertion of firm identification, location, dealer number, management code, branch code, etc. Nothing within Figure 6 shows or suggests the treatment of data records 104 as a single transaction or a plurality of individual transactions as expressly required by the claims of the present application. Further, Applicant notes that Claim 1, along with every other independent claim in the present application, expressly recites "displaying within a computer a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement." Applicant urges the Examiner to consider that it is a substantial stretch to presume that a list of brokerage firms or dealers could or would require the display of a "total" for reconciliation in the manner which is set forth within the present specification and expressly claimed within the claims of the present application. Consequently, Applicant also urges the Examiner to reconsider this portion of the rejection.

Further, the Examiner notes a similar belief with respect to Figure 7. Figure 7 is described at column 13, line 39 *et seq.* as a screen used to obtain asset information for a specific date or time. This particular screen displays the identity of a client at reference numeral 1184 and the identity of the business organization information at reference numeral 1182 along with similar location, dealer number, branch codes, etc. in a manner identical to that depicted within

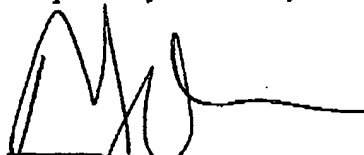
Figure 6. Nothing in Figure 7 depicts a display of the dealer information as "a single transaction and as a plurality of individual transactions by a user."

Upon reference to the forgoing it is hoped that the Examiner will appreciate that nothing within the *Campbell* reference shows or suggests the association of selected transactions within an account to form a persistent transaction group, whether that particular phrase is utilized or not, wherein the transaction group may be treated as a single transaction and as a plurality of individual transactions and wherein a total for that transaction group is displayed within a computer when the selected transactions within the transaction group are individually displayed. Failing to find even the slightest suggestion of this technique within *Campbell*, Applicant respectfully urges withdrawal of the present rejection and passage of this application to issue.

CONCLUSION

No extension of time for this response is believed to be necessary. However, in the event an extension of time is required, that extension of time is hereby requested. Please charge any fee associated with an extension of time as well as any other fee necessary to further the prosecution of this application to **Deposit Account 09-0447**.

Respectfully submitted,



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